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EXTRACTS

The Agra and United Service Bank.

The thirty annual meeting of proprietors was held on the 2nd inst., at the bank Mr. George Gordon in the chair.

Mr. M. Balfour (General Manager) having read the notice convening the meeting, the report of the directors was submitted (extracts of which have already appeared in this paper).

The Chairman said, before proceeding to move the adoption of the report, he would offer some observations with the view of explaining the position upon the matters referred to in that document, and of acquainting the proprietors with the views of the board as to the general conduct of the large and very important concerns entrusted to their charge.

In the first place, he had to congratulate the proprietors—and he did so at all sincerity—upon the great success which had attended the Agra Bank and made and was daily continuing to make in public estimation, as evinced by the increase of its deposits and its current account, and by the large reputation of excellent business which it had acquired both at home and abroad, resulting after making ample provision for all its liabilities and its reserve fund, from a large sum of £196,652, or very nearly one-half of the paid-up capital of the bank, and after deducting interest paid on the deposits and current accounts, and defraying expenses of every description, yielding a net profit or available surplus of no less than £242,908 on the year's transactions—(hear, hear)—a result unprecedented, and he might truly say as emphatic, that it could not fail to be most satisfactory to the proprietors, and to every friend and well-wisher of the Agra Bank upon this its thirty annual meeting.

He then said, he would inform the meeting that such a result could not be attained without great attention, vigilance, and sound judgment on the part of the directors in the performance of their important and responsible duties; but he should fail in his duty, and in doing justice to others, if he did not avail himself of this opportunity of expressing his warmest thanks to the untiring, unceasing, and most efficient labors of the excellent general and London managers (cheers)—aided by the cordial co-operation of those abroad, and the well working of the whole establishment both at home and abroad.

The directors, he said, were fully conscious of the value of the services, and as a stimulus for the future, had followed the example of other great institutions by specially recognizing the services of the London managers, and granting a gratuity of 10 per cent. on the salaries of all the employees of the bank, feeling confident that the proprietors would highly approve of the course the board had adopted.

He now came to the application of their net profits, which amounted to something over 24 per cent. on the paid-up capital, and which there had been paid during the year in dividends and bonus the sum of £180,000, besides interest—very nearly one-fifth of the capital. (Cheers.)

There had been, he said, a reserve fund of £225,000, which new stock at £225,000. He had heard, he confessed with surprise, that some of their friends took exception to what they termed this large addition to the reserve fund, and maintained that they understood it was determined that the amount was to be limited to £200,000. He, however, could be traced to no record of any such understanding on the currency of the worthy predecessor in this chair, when the subject was mooted in 1860, stated, with his usual prudence and caution, that he himself was in favour of a large sum, but for the present he was contented with £200,000. (Hear, hear.)

At that time their liabilities, as shown by the balance-sheet, were under £3,000,000, but they were now over £10,000,000, consequently, no prudent man, at all conversant with banking business, could for a moment doubt the propriety—nay, the absolute necessity—for the bank to have a large reserve fund, for their security and to deserve and maintain the confidence of the public. (Hear, hear.) It must not be forgotten that the bank had been, notwithstanding the many new concerns that had sprung up, and consequently, great competition, perhaps the most remunerative and prosperous ever known for banking. This had been accomplished, he said, but they could not expect such good fortune always to attend them, nor to realise such large profits. On the contrary, they must expect to incur losses, and like prudent and honorable men, they must be prepared to meet those losses with difficulty when they did occur. (Hear, hear.)

The next item upon the order of the day was the amount set aside for building fund—viz., £15,000, which was quite indispensable, for the reasons stated in the report. They had saved off this expense from the amount of capital, and he was quite sure that it would be very wise to trust to profits that had yet to be made. The last item requiring notice was the amount—£5,000—set aside to superannuate fund. Proprietors were aware that by clause 55 of the deed, the officers of the bank, after long and meritorious services, had a claim on the bank for a portion of their salaries, and the directors had already sanctioned annuities under this clause, and it was probable, he was long called upon to sanction others. The directors, therefore, were bound to provide that this fund should be a condition to meet all legitimate claims upon it, and this could only be done by adding to it such sum as could be spared in a progressive way. The only change that had taken place in the establishment abroad was the closing of the Winchester branch. They found that after the opening of the railroad between London and Winchester, the whole of the important business likely to be got in that part could be just as well transacted at London, and therefore it was unnecessary to keep open the Winchester branch. He had also to report that, in order to ensure complete supervision over their numerous branches, the directors had secured the services of a gentleman who, from position and experience, was thoroughly qualified to perform the important duties of inspector. (Hear, hear.) As regards the business, the immense increase of the business of the bank had rendered it absolutely necessary for the directors to obtain more extensive and central premises, and the difficulty of finding anything suitable had caused the board considerable anxiety. He was glad, however, to be able to announce that satisfactory arrangements had been made, and that the new premises, for a long lease of a site at the corner of Lombard Street and Gracechurch Street, which form a bank, he need hardly say, was from position the most eligible in all London. He congratulated the shareholders upon this important acquisition. Shortly as land was in that locality, he was taken by surprise at the extensive site which the directors had secured would enable them to make arrangements by which they would have suitable premises at a moderate rental. (Hear, hear.) The shareholders were aware that the freehold of the premises now occupied by the bank was purchased some time ago, and so great was the rise in the value of property in the City, that the directors had no doubt of being able to re-sell at a considerable profit. He now begged to announce, that having found that the words "United Service," attached to the name of this bank, misled the public in regard to the business transacted, and considering that for security reasons, the directors should encourage such business, the directors were of opinion that the words should be dropped, and it was their intention shortly to call a special meeting, for the purpose of submitting a resolution to change the name to that of the "Agra and London Bank." In conclusion, the only subject of regret he had to mention was, that the bank had not yet been admitted to the privileges of the clearing-house, but he trusted that they were who from short-sighted policy objected to their admission would see that, in performing a simple act of justice towards the bank, they would conduce largely to their own convenience and that of the City banking community. He was, he concluded, by moving the adoption of the report.

Mr. CANNON (deputy-chairman) seconded the adoption of the report.

Mr. MORLAND (seconded) the question he put last year with regard to the reserve fund. He did so because he thought it desirable that every proprietor should know what the reserve fund was properly invested. Therefore he would ask how much of the reserve fund was invested, in what manner, and in whose names? He knew that the answer would be, but he thought the shareholders should go forth to the public that the reserve fund was securely invested. (Hear, hear.)

The Chairman could not answer the question more accurately than by referring to the second item in the assets—namely, Government Securities, £511,549. In no instance had that item ever been under, but on the contrary, it had always been very much above the amount set aside for the reserve fund; therefore the reserve fund was always perfectly intact. He then said, that in his own name, and that of either the general or London manager. (Hear, hear.)

Colonel MANSFIELD inquired what connection the Agra Bank had with the Queensland Sheep Investment Company which had lately been introduced to the public. He had always given

his support to the propositions of this bank, and therefore upon this occasion, in order to satisfy the inquiries which had been made of him, he would like to state the connection of the Agra Bank which had been published in a newspaper with regard to that bank giving encouragement to these new speculations.

The Chairman was totally ignorant of the speculations referred to, but as far as the Queensland Sheep Investment Company was concerned, he was of opinion that the directors of the bank were of opinion that they had been brought before the public. It was hardly possible, however, for any company to start now without being at least a little known to the public. The Agra Bank was happy to say, held for then a very handsome balance, and the bank was not unworthy of the name of the Agra Bank, but he should be very sorry, because of the strictures of any portion of the press, for the Agra Bank to decline any excellent business. (Hear, hear.)

Colonel MANSFIELD said that the explanation would be, was sure, he perfectly satisfied to every shareholder in the bank. (Hear, hear.) The motion ending the report was put and carried unanimously.

Upon the proposition of Sir George Pollock, G.O.B., K.S.I., seconded by Colonel MANSFIELD, Colonel Henry Dawson, Mr. James Sydney Stephens, and Mr. James Thompson were re-elected.

Mr. THOMPSON said that if any apology were made for his taking upon himself the duty of responding to the resolution just passed, his excuse must be that, his worthy chairman, who was very kind to place him upon this occasion, had been for some days labouring under indisposition, and that therefore he (Mr. Thompson) was only too glad to have an opportunity of extending his thanks to the directors for the part they had taken in the management of the bank, and himself to be returned to the proprietors their grateful acknowledgments for having re-elected them as directors. If it were not for the fact that the results achieved during the past year could not fail to be more successful, he would have been very glad to have been re-elected, but he was not so fortunate, and he was very glad to have the opportunity of extending his thanks to the directors for the part they had taken in the management of the bank, and himself to be returned to the proprietors their grateful acknowledgments for having re-elected them as directors. If it were not for the fact that the results achieved during the past year could not fail to be more successful, he would have been very glad to have been re-elected, but he was not so fortunate, and he was very glad to have the opportunity of extending his thanks to the directors for the part they had taken in the management of the bank, and himself to be returned to the proprietors their grateful acknowledgments for having re-elected them as directors.

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